

WHAT IS CLAIMED IS:

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1. In an authentication system for authenticating users who are parties to a transaction, an authentication method comprising the steps of:

- 10 (a) supplying a first user with a matching key for a prospective transaction;
- (b) receiving at a second user the matching key supplied to the first user; and
- 15 (c) matching the key supplied from the first user to the second user against the key supplied to the first user, after the second user has received the key from the first user.

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2. The authentication method as claimed in claim 1, wherein the authentication system authenticates the identity of the users prior to the

25 step of supplying the first user with the matching key.

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3. The authentication method as claimed in claim 1, wherein the authentication system determines whether the proposed transaction is within a previously determined monetary limit.

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claim 1, further comprising the steps of:

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matching key supplied to the second user; and

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(a) a unit supplying a first user with a matching key for a prospective transaction;

(b) a unit receiving at a second user the matching key supplied to the first user; and

(c) a unit matching a key supplied from the first user to the second user with the key supplied from the second user to the first user.

a first transmitting unit that transmits information concerning a prospective transaction to an authentication system that supplies different matching keys to the users;

a second transmitting unit that exchanges matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

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10. A computer-readable medium storing
program code for causing a computer to authenticate

users who are parties to a transaction, the program code comprising:

5 a first program code segment that causes a first transmitting unit to transmit information concerning a prospective transaction to an authentication system that supplies different matching keys to the users;

10 a second program code segment that causes a first receiving unit to receive the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;

15 a third program code segment that causes a second transmitting unit to exchange matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

20 a fourth program code segment that causes a second receiving unit to receive match results from the authentication system.

25 11. An apparatus comprising a computer-readable medium storing program code for causing a computer to verify users who are parties to a transaction, the program code comprising:

30 a first program code segment that causes a first transmitting unit to transmit information concerning a prospective transaction to an authentication system that supplies different matching keys to the users;

35 a second program code segment that causes a first receiving unit to receive the matching keys to the transaction from the authentication system in response to transmitted information concerning the

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